

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
EASTERN DIVISION

FILED  
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U.S. DISTRICT COURT  
N.D. OF ALABAMA

UNITED STATES OF AMERICA,

Plaintiff,

v.

ANDREW A. NOWLAND  
SSN: 482-78-0546

Defendant.

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CIVIL ACTION NO. 00-S-3629-E

ENTERED

MAR 15 2001

FINDINGS AND CONCLUSIONS

This cause coming on to be heard on the written motion of Plaintiff, supported by affidavit, for Judgment by Default in favor of Plaintiff and against Defendant pursuant to Rule 55, Federal Rules of Civil Procedure, the Court makes the following findings and conclusions:

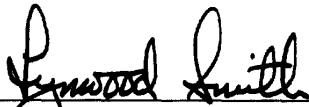
1. The Summons and Complaint were served upon Defendant on January 29, 2001; Defendant has failed to appear, plead, or otherwise defend.
2. Defendant is not an infant or incompetent person, nor has Defendant been in the military service of the United States since the filing of this suit or for a period of six months prior to such filing.

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3. Defendant is indebted to Plaintiff in the principal sum of \$5,738.46, costs of \$89.85, court costs of \$150.00 pursuant to 28 U.S.C. § 2412(a) (2), administrative charges of \$0.00, plus interest of \$5,391.32 through February 28, 2001 and accrued interest at the rate of 9.630% per annum on the principal amount of \$3,189.46 and at the rate of 10% per annum on the principal amount of \$2,549.00 until date of judgment, plus interest from the date of judgment at the prevailing legal rate per annum.

4. Plaintiff is due to recover from Defendant the total sum of \$11,369.63, plus interest from February 28, 2001, until date of judgment at the rate of 9.63% percent per annum on the principal amount of \$3,189.46 and at the rate of 10% per annum on the principal amount of \$2,549.00 and interest thereafter at the prevailing legal rate per annum until paid in full. A judgment will enter accordingly.

Done this the 15<sup>th</sup> day of March, 2001.

  
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UNITED STATES DISTRICT JUDGE